

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Douglas E Opielinski
Kristen M Opielinski
Debtor(s)

Case No. 16-30151

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/21/2016.
- 2) The plan was confirmed on 12/02/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/19/2017.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$37,476.00.
- 10) Amount of unsecured claims discharged without payment: \$21,974.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$81,015.00
Less amount refunded to debtor	\$925.44

NET RECEIPTS: **\$80,089.56**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,610.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,509.33
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,119.33**

Attorney fees paid and disclosed by debtor: \$1,390.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	247.00	278.79	278.79	278.79	0.00
BECKET & LEE LLP	Unsecured	654.00	694.04	694.04	694.04	0.00
CAPITAL ONE BANK USA	Unsecured	2,129.00	2,155.14	2,155.14	2,155.14	0.00
CAPITAL ONE BANK USA	Unsecured	412.00	446.06	446.06	446.06	0.00
CAVALRY SPV I LLC	Unsecured	2,514.00	2,602.79	2,602.79	2,602.79	0.00
CAVALRY SPV I LLC	Unsecured	506.00	533.70	533.70	533.70	0.00
DISCOVER BANK	Unsecured	1,020.00	1,020.00	1,020.00	1,020.00	0.00
GOOSE LAKE HOMEOWNERS ASSOC	Secured	0.00	0.00	0.00	0.00	0.00
GREENSKY TRADE CREDIT	Secured	1,500.00	1,500.00	1,500.00	1,500.00	87.44
GREENSKY TRADE CREDIT	Unsecured	4,201.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	8,841.00	8,934.77	8,934.77	8,934.77	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	613.00	590.95	590.95	590.95	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,743.00	1,720.11	1,720.11	1,720.11	0.00
CHASE	Unsecured	261.00	NA	NA	0.00	0.00
CHASE	Unsecured	5,880.00	NA	NA	0.00	0.00
COMENITY BANK/VICTORIAS SECRE	Unsecured	76.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	1,327.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	7,830.00	NA	NA	0.00	0.00
PARK WEST GALLERY ART	Unsecured	2,399.00	NA	NA	0.00	0.00
GMAC MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
SUMMIT CREDIT UNION	Unsecured	NA	15,362.56	15,362.56	15,362.56	0.00
SUMMIT CREDIT UNION	Secured	14,350.00	12,641.23	12,641.23	12,641.23	721.67
SYNCHRONY BANK	Secured	1,000.00	1,000.00	1,000.00	1,000.00	57.98
WELLS FARGO CARD SERVICES	Unsecured	5,737.00	5,764.93	5,764.93	5,764.93	0.00
WELLS FARGO DEALERS SERVICES	Unsecured	NA	788.40	788.40	788.40	0.00
WELLS FARGO DEALERS SERVICES	Secured	14,325.00	14,000.00	14,000.00	14,000.00	812.13

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO FINANCIAL BANK	Secured	800.00	800.00	800.00	800.00	38.60
WELLS FARGO FINANCIAL BANK	Unsecured	608.00	418.94	418.94	418.94	0.00
WELLS FARGO HOME MORTGAGE	Secured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$26,641.23	\$26,641.23	\$1,533.80
All Other Secured	\$3,300.00	\$3,300.00	\$184.02
TOTAL SECURED:	\$29,941.23	\$29,941.23	\$1,717.82
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$41,311.18	\$41,311.18	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,119.33</u>	
Disbursements to Creditors	<u>\$72,970.23</u>	
TOTAL DISBURSEMENTS :		<u>\$80,089.56</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/21/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.